

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION

In re:

SCOTT MICHAEL HETTINGER
DEBRA ANN HETTINGER
Debtor(s)

Case No. 19-13488-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/30/2019.
- 2) The plan was confirmed on 08/13/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/10/2022.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$89,591.77.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,047.68
Less amount refunded to debtor	\$133.52

NET RECEIPTS:

\$5,914.16

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,260.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$529.26
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,789.26**

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTE DBA	Unsecured	NA	18,544.38	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	3,432.00	3,572.89	3,572.89	56.39	0.00
AR RESOURCES INC	Unsecured	200.00	NA	NA	0.00	0.00
BERK EIT	Priority	193.00	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	47.00	47.00	0.00	0.00	0.00
CHASE BANK USA NA	Unsecured	3,563.00	3,666.10	3,666.10	47.64	0.00
CHASE BANK USA NA	Unsecured	4,366.00	4,471.39	4,471.39	58.12	0.00
CHASE BANK USA NA	Unsecured	1,358.00	1,397.49	1,397.49	18.15	0.00
CHOICE RECOVERY INC	Unsecured	48.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	61,962.00	62,270.90	62,270.90	982.83	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	2,433.00	2,490.54	2,490.54	32.37	0.00
KOHLS/CAPITAL ONE	Unsecured	399.00	NA	NA	0.00	0.00
LENDING CLUB CORPORATION	Unsecured	4,800.00	4,593.76	4,593.76	59.69	0.00
LVNV FUNDING LLC	Unsecured	3,506.00	3,633.40	3,633.40	47.22	0.00
LVNV FUNDING LLC	Unsecured	831.00	881.84	881.84	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	3,342.52	NA	0.00	0.00
PATIENT FIRST	Unsecured	NA	534.71	534.71	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	326.00	371.81	371.81	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,018.00	8,240.98	8,240.98	130.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,413.00	3,527.76	3,527.76	45.85	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,017.00	1,017.93	1,017.93	16.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,191.00	4,319.92	4,319.92	56.15	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,119.00	1,319.47	1,319.47	17.15	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	37.00	141.39	141.39	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,360.00	1,503.51	1,503.51	16.04	0.00
QUICKEN LOANS INC	Secured	194,273.00	191,709.30	47.38	47.38	0.00
RECEIVABLE MANAGEMENT INC	Unsecured	555.00	NA	NA	0.00	0.00
SYNCB/LITT	Unsecured	816.00	NA	NA	0.00	0.00
TD BANK USA/TARGET CREDIT	Unsecured	2,429.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	10.18	10.18	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	184.00	185.37	185.37	185.37	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NEVADA NA	Unsecured	4,597.00	4,726.55	4,726.55	61.42	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	15,331.00	15,649.27	15,649.27	247.01	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$47.38	\$47.38	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$47.38	\$47.38	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$185.37	\$185.37	\$0.00
TOTAL PRIORITY:	\$185.37	\$185.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$128,341.79	\$1,892.15	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,789.26</u>
Disbursements to Creditors	<u>\$2,124.90</u>

TOTAL DISBURSEMENTS : **\$5,914.16**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/14/2022

By: Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.